

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

FILED IN CHAMBERS  
U.S.D.C. Atlanta

APR 20 2010

JAMES N. HATTEN, Clerk  
by *James Goldrich* Deputy Clerk

RICHARD C. STANLEY,  
Plaintiff,

CIVIL ACTION NO.

v.

1:09-CV-3704-JEC

WELLS FARGO HOME MORTGAGE,  
INC.,

Defendant.

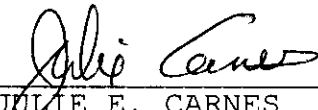
ORDER

The above entitled action is presently before the Court on the Magistrate Judge's Final Report and Recommendation [7] recommending dismissing plaintiff's Complaint [1] as to all claims under TILA, HOEPA, ECOA, and FTCA, and as to any RESPA claims based on excessive fees or nondisclosures, a FCRA claim based on 15 U.S.C. § 1861s-2(a), any RESPA claim related to plaintiff's request for an accounting, and FCRA claim based on 15 U.S.C. § 1861s-2(b). No Objections to the Report and Recommendation [7] have been filed.

IT IS HEREBY ORDERED that the Court **ADOPTS** the Magistrate Judge's Final Report and Recommendation [7] **DISMISSING with prejudice** plaintiff's Complaint [1] as to all claims under TILA, HOEPA, ECOA, and FTCA, any RESPA claims based on excessive fees or nondisclosures, and any FCRA claim based on 15 U.S.C. § 1861s-2(a).

It is also ordered that plaintiff's complaint is **DISMISSED without prejudice** as to any RESPA claim related to plaintiff's request for an accounting and FCRA claim based on 15 U.S.C. § 1861s-2(b). It is further ordered that defendant's request for costs and fees are **DENIED**. The Clerk is directed to close this action.

SO ORDERED, this 20 day of APRIL, 2010.

  
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JULIE E. CARNES  
CHIEF U.S. DISTRICT JUDGE